IN THE CLAIMS

What is claimed is:

1. (Currently Amended) A computerized method for securely authorizing and transacting specific processing requests for stored-value cards from an originating merchant location over an originating communications network, the method comprising:

storing in a database coupled to a central processor a plurality of records comprising stored-value card data for each stored-value card, ~~the stored-value card data~~ information identifying specific merchant locations, if any, ~~which may include the originating merchant location,~~ and information identifying specific communications networks for carrying or transmitting stored value card processing requests, if any, ~~which may include the originating communication network,~~ that are authorized to transact specific processing requests for a ~~specific~~ stored value card, each of the specific merchant locations and specific communications networks identified by an identifier;

receiving at the central processor a specific processing request for a ~~specific~~ stored-value card, along with the identifier of the originating merchant location or the originating communication network;

determining at the central processor whether the received identifier of the originating merchant location or the originating communication network is stored in the database as a trusted source for making the specific processing request for the ~~specific~~ stored value card;

responsive to a determination that the received identifier is associated with a trusted merchant location that is stored in the database as a trusted source for making the specific processing request for the ~~specific~~ stored value card, performing the specific processing request for the ~~specific~~ stored value card;

responsive to a determination that the received identifier is associated with a trusted communication network for making the specific processing request for the ~~specific~~ stored value card:

performing the specific processing request for the ~~specific~~ stored value card; and

capturing an identifier of the originating merchant location from which the specific processing request was sent over the originating communications network, deeming that the originating merchant location is a trusted source based upon its use of a trusted communications network, and storing the captured identifier of the originating merchant location in the database as a trusted merchant location for future stored-value card processing requests, if not already stored in the database.

2-7. (Cancelled)

8. (Previously Presented) The computerized method of claim 1, wherein said stored-value card is selected from the group consisting of: a gift card, a prepaid gas card, a prepaid grocery card, a prepaid entertainment card, a card used for downloading ring tones, a card used for downloading software, a card used for downloading music files and a customer rewards card.

9-15. (Cancelled)

16. (Previously Presented) The computerized method of claim 1, wherein the originating communications network is a dedicated data circuit.

17. (Previously Presented) The computerized method of claim 1, wherein the specific processing request is a request to activate, deactivate, reload, refresh, redeem, or refund the stored value card.

18. (Cancelled)

19. (Previously Presented) The computerized method of claim 17, wherein the originating merchant location is identified by a static IP address, and the determining step is

based on whether the static IP address is recorded in the database as a trusted source of processing requests.

20. (Previously Presented) The computerized method of claim 17 wherein the originating merchant location is identified by a static IP address, the originating merchant location enters a password to access a network wherein the password is based on or identical to the static IP address, the originating merchant location communicates with the central processor using the static IP address, and the determining step is based on whether the static IP address is recorded in the database as a trusted source of processing requests.

21. (Cancelled)

22. (Previously Presented) The computerized method of claim 1 wherein the request is transmitted over a public switched telephone network and the merchant location is determined to be a trusted source by performing a step selected from the group consisting of: identifying the telephone number used by the merchant location, and communicating an acceptable password or merchant location identifier to the central processor.

23-24. (Cancelled)

25. (Previously Presented) The computerized method of claim 1 wherein each record stored in the database further includes a parameter corresponding to the value associated with each respective stored-value card selected from the group consisting of: parameters indicative of predefined time units, and parameters indicative of one or more predefined dollar values.

26. (Cancelled)

27. (Previously Presented) The computerized method of claim 17, wherein the request to activate, deactivate, reload, refresh, or refund a stored value card is associated with a respective stored value card, the request being transmitted to the central processor from an originating merchant location, the central processor configured to accept the request to activate, deactivate, reload, refresh, or refund a stored value card based on whether the respective identifiers stored in the record for the stored-value card match identifiers actually transmitted by the originating merchant location for that stored-value card.

28. (Previously Presented) The computerized method of claim 1 further comprising selectively encoding the specific processing requests based on a table of predefined codes stored in the database, the predefined codes being associated with respective user groups or locations.

29-41. (Cancelled)

42. (Currently Amended) A system for authorizing and transacting specific processing requests for stored-value cards from an originating merchant location over an originating communications network, comprising:

a database;

a storage module connected to the database and configured to store in the database a plurality of records comprising stored-value card data for each stored-value card, ~~the stored value card data~~ information identifying specific merchant locations, if any, ~~which may include the originating merchant location,~~ and information identifying specific communications networks for carrying or transmitting stored value card processing requests, if any, ~~which may include the originating communication network,~~ that are authorized to transact specific processing requests for a ~~specific~~ stored value card, each of the specific merchant locations and specific communications networks associated with an identifier;

a processing module in selectable communication with the database and storage module, the processing module configured to:

process a request from the originating merchant location to the processing module the request comprising an identifier of the originating merchant location or the originating communication network, the processing module configured to perform the request based on whether the received identifier is stored in the database as a trusted source for making the specific processing request for the ~~specific~~ stored value card; and

responsive to a determination that the received identifier is associated with a trusted merchant location that is stored in the database as a trusted source for making the specific processing request for the ~~specific~~ stored value card, performing the specific processing request for the ~~specific~~ stored value card;

responsive to a determination that the received identifier is associated with a trusted communication network for making the specific processing request for the ~~specific~~ stored value card:

performing the specific processing request for the ~~specific~~ stored value card; and

capturing an identifier of the originating merchant location from which the specific processing request was sent over the originating communications network, deeming that the originating merchant location is a trusted source based upon its use of a trusted communications network, and storing the captured identifier of the originating merchant location in the database as a trusted merchant location for future stored-value card processing requests, if not already stored in the database.

43. (Previously Presented) The system of claim 42, wherein the [[the]] specific processing request is selected from the group consisting of: a request to change a status of the stored-value card, activating the stored-value card, deactivating the stored-value card, changing the value of the stored-value card, refreshing the stored-value card, and redeeming the value of the stored-value card.

44-49. (Cancelled)

50. (Previously Presented) The system of claim 42 wherein the originating communications network is a dedicated data circuit.

51. (Original) The system of claim 42 wherein the request is transmitted over the Internet.

52. (Cancelled)

53. (Previously Presented) The system of claim 51, wherein the originating merchant location is identified by a static IP address, and the processing module is further configured to determine whether the static IP address is recorded in the database as a trusted source of processing requests.

54 (Previously Presented) The system of claim 51 wherein the originating merchant location is identified by a static IP address, the originating merchant location enters a password to access a network wherein the password is based on or identical to the static IP address, the originating merchant location communicates with the processing module using the static IP address, and the processing module is further configured to determine whether the static IP address is recorded in the database as a trusted source of processing requests.

55. (Cancelled)

56. (Previously Presented) The system of claim 42 wherein the request is transmitted over a public switched telephone network and the processing module is further configured to determine whether the merchant location is a trusted source by performing a step selected from the group consisting of: identifying the telephone number used by the merchant location, and communicating an acceptable password or merchant location identifier to the processing module.

57-60. (Cancelled)

61. (Previously Presented) The computerized method of claim 1, wherein said stored-value card is a card for a purpose, selected from the group consisting of: downloading music files, downloading games, enabling long distance telephone communication, enables wireless communication, enables paging services, enables internet communication services, and enables wireless web access.

62-67. (Cancelled)

68. (Previously Presented) The computerized method of claim 1, further comprising:

receiving at the central processor a request from a customer to add stored value to a customer account, the request including a first identifier, wherein the first identifier and the stored value are associated with the stored-value card, and wherein the customer account is managed by a provider; and

providing from the central processor a provider identifier associated with the provider to the customer, wherein the provider identifier is effective to add the associated stored value to the customer account.

69. (Previously Presented) The computerized method of claim 68, further comprising:

establishing at the central processor communication between the customer and a provider communications system managed by the provider.

70. (Previously Presented) The computerized method of claim 69, wherein the provider communications system is an interactive voice recognition (IVR) system.

71. (Previously Presented) The computerized method of claim 69, further comprising:

Wherein the provider communications system is configured to add associated stored value to the customer's account after receiving the provider identifier from the customer.

72-76. (Cancelled)